

# **Information needs of women self help groups: An assessment**

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## **Abstract**

The most popular model of micro credit in India is that of self-help groups (SHGs). A qualitative study of SHG interventions in Andhra Pradesh and Gujarat undertaken by Nirantar, a Centre for Gender and Education, offers insights into the micro-credit phenomenon through voices of women who are part of SHGs. Mostly women are the beneficiaries of this micro credit system. A district-level official linked to a national level SHG programme sponsored by the ministry of rural development explained why the programme focused on women. "Women cannot go anywhere, they can be located easily; they cannot run away leaving their homes; they can be easily persuaded to repay as they feel shame more quickly and consider non-repayment as a betrayal of family honour".

## **What is Self Help Group?**

Self Help Group is a homogenous group of rural poor voluntarily formed to save whatever they can conveniently save out of their earnings and mutually agree to contribute to its members for meeting their productive and emergent credit needs.

## **Salient features of SHGs**

The SHGs are self-managed homogeneous groups of economically backward people that promote savings among themselves and pool the

savings for their use. These pooled resources are supplemented by external resources, i.e. bank credit when these groups gain experience. 1

Each SHG consists of members who are poor, having low savings capacity and generally depend on moneylenders or private sources for meeting their consumption and emergency needs. A typical SHG comprises like-minded individuals who volunteer to save small amounts of money in a common pool, out of which, need based loans are given to members for meeting their emergent credit requirements based on the priorities decided by the group. The group members take collective decisions on all matters including those relating to terms of credit, viz. purpose, size, interest rate and repayment period. They exercise close supervision on utilization of loans and expect peer and moral pressure on the members to continue savings and repay loans promptly on time. In other words, SHG can be referred to as a group of poor persons who own, manage and control a micro bank of their own.

The success of SHGs very much depends on the role of the stakeholders. The major stakeholders of the scheme are: (i) the RRBs, commercial banks, and co-operative banks, which are acting as financial counters for the policy of NABARD and which are facilitating the process of formation and linkages of groups; (iii) the NGOs, which are playing an active role in propagating the scheme, formation of the groups and monitoring the progress of the groups in rural areas, and acting as catalytic agents for the poor; (iv) The local government officials, who provide many logistic supports to the SHGs; and (v) *Panchayat Raj* institutions. Among the banks, the RRBs are taking a lead role in promoting SHGs. They have linked many of their schemes for the upliftment of the poor.

### **Functions of SHGs**

The SHG's have the following functions: they

1. Conduct regular weekly meetings.
  2. Promote saving attitude and habit among the members
  3. Engage in credit management.
  4. Build the common fund slowly and systematically and
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5. Establish linkage with banks and government departments.

Their strength lies in their crucial role

1. As the propagators of voluntarism
2. As practitioners of mutual help and cooperative principles
3. As promoters of thrift and savings
4. As providers of timely emergency loans and
5. As purveyors of development credit.

### **What the SHGs are actually doing**

There exists variety of works carried out by Self Help Groups. It mainly depends on location, number of members in group, availability of raw materials, transport, infrastructure facility, fund and support from and outside the family.

The prominent works taken up by SHGs are listed below:

1. Dairy Farming
2. Small Scale Cultivation of Medicinal Plants, Animals and Fish.
3. Solid Waste Management
4. Vermicompost Units
5. Tailoring and Fashion Designing
6. Scavenging
7. Running Small Hotels/Motels
8. Laying of bricks, cement based pipes, welding of iron grills are works which keep busy some women SHGs.
9. Some women SHGs are engaged in production of Herbal based medical products, cosmetics, creams and turmeric powders etc.
10. Making of Art Objects
11. Small Scale Industry
12. Production of wood materials from Bamboo and Palmyra
13. Coconut fiber products like coir, ropes, floor mats, and beds are also produced.
14. Computer and DTP works
15. File tags production
16. Running of Fair shops and Rural marts etc.
17. Spinning and Weaving

### **Sources of Information**

## **I. Print Sources**

- ❖ Aaval Vikatan (A Tamil Fortnightly Magazine)
- ❖ ‘Theriuma Ungalukku’ Saturdays, 11.00 – 12.00 Podhigai, Chennai. (Television programme).
- ❖ Mahalir Sinthanai, (Monthly) published by Pappa Umanath & Mithili Sivaraman, 13, Masuthi street, Chennai-5.
- ❖ Mahilir Thittam Group Handbook, published by Tamil Nadu Corporation for Development of Women Ltd, Chennai.
- ❖ Mutram (Monthly) Tamil Nadu corporation for Development of women Ltd, Chennai.
- ❖ A Handbook for SHGs, published jointly by TNCDW & UNICEF.
- ❖ Sowrirajan M, Sarabendra Siddhamaruthuva Sudar, 4<sup>th</sup> Ed, Tanjore: Saraswathi Mahal Library, 2000.
- ❖ Entrepreneur’s Guide, TNCDW, 100 Anna salai, Chennai.

## **II. People Sources**

People sources form an essential source of information to the SHGs. There are many agencies involved in it, which gathers, record and disseminate the information to SHGs.

Prominent among them are:

1. Non Governmental Organizations
2. Voluntary Organisations.
3. Government special centres like Mahilar Thittam, District Rural Development Agency, Agriculture Information Centre etc.,
4. Village Knowledge Centre.
5. Rural Public/Mobile Libraries
6. Community and charitable centres.

## **Value and Power of Information**

Buckland (1991) has distinguished information-as-process (the communication act) information-as-knowledge (an increase or reduction in certainty), and information as thing (the objects that may impart information). In this vein, he also distinguishes the actual knowledge in a human mind (what one knows) from the artifacts of the world that

represent knowledge. Most generally information is any thing that has the potential to change a person's knowledge.

### **Aim**

To propose an information centre for women SHGs.

### **Objectives**

1. To identify and assess the information needs of SHG members.
2. To find out the socio demographic details of SHG members.
3. To find out the specific areas where they need information.
4. To know the information seeking behaviour and use pattern of SHGs.
5. To identify the role played by NGOs in supplying relevant information to SHGs.

### **Need for Information Centre**

1. With information playing a vital role in the advancement of society, there must be a centre to facilitate the dissemination of information.
2. As information is considered as wealth of a country, definitely an information center will help in the information flow from top level of Government to low level of society.
3. To make a direct contribution to the improvement of the competence and productivity of the people by giving relevant and authentic information.
4. To play an active role in the process of socio economic transformation and women empowerment of contemporary society.
5. With Government enacted Right to Information Act and Commissions like National Knowledge Commission it would be appropriate to set up an information centre for women SHGs.

### **Methodology**

The present study is a descriptive study, as its major purpose is description of the state of affairs as it exists at present and explanation. Descriptive study is dynamic as it examines the relationship of socio-demographic variables of SHG members with information exchange, sources

of information, priority given to various kinds of information and relationship with NGOs.

### **Tool for Data Collection**

Interview – schedule method was adopted for data collection. Since many of the SHG members could not read or write and fill the questionnaire, interview-schedule method was adopted. The answers given by the informant were written in the schedule by the interviewer himself to eliminate the problem of non-response. The questionnaire was prepared in Tamil and ninety three respondents were interviewed including some SHG leaders and office bearers.

### **Sample Size**

Present study has included 93 individual women SHG members who belong to the NGOs like SCOPE, SEVAI and individual SHGs in and around Tiruchy city. Though, the Universe of SHG is vast due to the time constraint and the availability of members only 100 individuals were targeted. The rate of response was 93%.

The study applied simple random sampling, wherein the members of various groups are randomly selected when they gathered for SHG meetings and workshops organized by some community centers and NGOs.

### **Statistical Tools Applied**

The following statistical tools are applied in the present study. Frequency, mean, and chi-square test are used to find out the significance and association between various variables of the study.

### **Findings and Conclusions**

Information center for SHGs is a hub of activity can be established and funded by private associations, government agencies, non profit organizations or special interest groups to meet the information needs of SHG members in accordance with the center's mission and goals.

**The following are the findings of the present study**

**Table -1**

Majority of the respondent's age fall between 36-45 years (34.4%).

Sl.No	Age	No of Respondents (n:93)	Percentage
1	18-25	12	12.9
2	26-35	28	30.1
3	36-45	32	34.4
4	Above 46	21	22.6

**Table -2**

Majority of the respondents are married (79.6%).

Sl.No	Marital Status	No of Respondents (n: 93)	Percentage
1	Married	74	79.6
2	Single	10	10.8
3	Widow	9	9.7

**Table -3**

Many of the SHG groups are formed during the years 2004 and 2005 (24% and 28 % respectively). There is a steady growth of Self Help Groups over the past years.

Sl.No	Year of SHG Started	No of Respondents (n:93)	Percentage
1	2000	14	15.1
2	2001	2	2.2
3	2002	8	8.6
4	2003	2	2.2
5	2004	23	24.7
6	2005	26	28.0
7	2006	18	19.4

**Table -4**

Number of group members in majority of the Self Help Groups is 16-25 (63.4%).

S.No	Number of Group Members	No of Respondents (n:93)	Percentage
1	0- 5	1	1.1
2	10-15	27	29.0
3	16-25	59	63.4
4	26-35	3	3.2
5	36 And Above	3	3.2

**Table -5**

Majority of the respondents had high school education (33.3%).

Sl.No	Educational Qualification	No of Respondents (n:93)	Percentage
1	Illiterate	20	21.5
2	Primary Education	17	18.3
3	High School	31	33.3
4	Higher Secondary	17	18.3
5	U.G/P.G Degree	8	8.6

**Table -6**

Greater numbers of respondents are from BC community (67.7%).

Sl.No	Community	No of Respondents (n:93)	Percentage
1	SC/ST	14	15.1
2	MBC	16	17.2
3	BC	63	67.7

**Table -7**



Majority of the respondents are coolie workers (33.3%)

Sl.No	Occupation	No. of Respondents (n:93)	Percentage
1	Coolie	31	33.3
2	Agriculture	7	7.5
3	Cattle farm	7	7.5
4	Agri product seller	4	4.3
5	Small scale business	23	24.7
6	Others	21	22.6

**Table -8**

Majority of respondents gather four times in a month (32.3%).

Sl.No	Group Meetings	No of Respondents (n:93)	Percentage
1	One Time	7	7.5
2	Two Times	48	51.6
3	Three Times	8	8.6
4	Four Times	30	32.3

**Table -9**

Majority of the respondents (57%) gain the following benefits from the group: economic improvement, women empowerment, self employment, social awareness, profit making, and improvement in standard of living.

Sl.No	Benefits	No of Respondents (n:93)	Percentage
1	Economic Improvement	4	4.3
2	Women Empowerment	5	5.4
3	Self Employment	9	9.7
4	Social Awareness	7	7.5
5	Profit Making	3	3.2

6	Improvement in standard of Living	12	12.9
7	All the Above	53	57.0

**Table -10**

Majority of the respondents (28%) have ranked the information on loan payment as first. Since paying the loan amount in time is important, thus helping others to avail loan, this has been ranked as the first information need.

**Table – 10**

**Distribution of Respondents based on Nature of Information Exchanged in Group**

Rank Order	(1) Group Debt		(2) Group Savings		(3) Vocational Training		(4) Collection of Payment		(5) Raw Materials		(6) Hygiene		(7) Education		(8) Others	
	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%
1	19	20.4	14	15.1	9	9.7	6	6.5	20	21.5	13	14	11	11.8	1	1.1
2	20	21.5	17	18.3	16	17.2	3	3.2	19	20.4	4	4.3	13	14	2	2.2
3	9	9.7	20	21.5	22	23.7	13	14	8	8.6	9	9.7	12	12.9	-	-
4	10	10.8	12	12.9	18	19.4	14	15.1	12	12.9	18	19.4	8	8.6	3	3.2
5	8	8.6	8	8.6	13	14	26	28	9	9.7	13	14	11	11.8	3	3.2
6	10	10.8	13	14	5	5.4	15	16.1	13	14	18	19.4	16	17.2	3	3.2
7	13	14	7	7.5	7	7.5	11	11.8	12	12.9	18	19.4	20	21.5	5	5.4
8	4	4.3	2	2.2	3	3.2	5	5.4	-	-	-	-	2	2.2	12	12.9

**Table -11**

For most of the respondent's major source of information is NGOs (48.4 %).

Sl. No	Source of Information	No of Respondents (n:93)	Percentage
1	SHG Leaders	22	23.7
2	NGOs	45	48.4
3	Library/Information Centre	1	1.1
4	Government Agencies	6	6.5
5	Communication Media	19	20.4

**Table -12**

Majority of (84.9%) the respondents enjoy good relationship with NGOs. The study reveals the following NGOs/Community Centers associated with the respondents of the present study. They are SCOPE, SEVAI, SHEPHERD, Khajamalai Mahalir Mandram, SACEED, ECG and Gram Suyaraj.

Sl.No	Relationship with NGOs	No of Respondents (n:93)	Percentage
1	Yes	79	84.9
2	No	14	15.1
	Total	93	100.0

**Table -13**

Most of the respondents have the problem of managing difference of opinion (31.2) which could be an obstacle in the consistent growth of SHGs.

Sl.No	Problems	No of Respondents (n:93)	Percentage
1	Dissension	8	8.6
2	Insolvent	17	18.3
3	Difference of Opinion	29	31.2
4	Transport Difficulties	6	6.5

5	Non-availability of Banks	5	5.4
6	Others	3	3.2
7	None	25	26.9

**Table -14**

Majority of the respondents (24.7%) indicate that they are unable to make a right decision, due to non-availability of information at the time of need.

Sl.No	Consequences	No of Respondents (n:93)	Percentage
1	Unable to make a right decision	23	24.7
2	No business development	16	17.2
3	No profit	22	23.7
4	No economic improvement	21	22.6
5	Others	2	2.2
6	None	9	9.7

**Table -15**

Majority of respondents (52.7%) get information on various government schemes.

Sl.No	Information on Government Schemes	No of Respondents (n:93)	Percentage
1	Yes	49	52.7
2	No	44	47.3
3	Total	93	100.0

**Table -16**

Majority of the respondents (62.4%) are not using specific information resources/centers directly related to their needs. However, the following print sources are used by some of the SHG members:

- i. Aaval Vikatan (A Tamil Fortnightly Magazine)
- ii. 'Theriuma Ungalukku' Saturdays, 11.00 – 12.00 Podhigai, Chennai. (Television programme).

- iii. Mahalir Sinthanai, (Monthly) published by Pappa Umanath & Mithili Sivaraman, 13, Masuthi street, Chennai-5.
- iv. Mahilir Thittam Group Handbook, published by Tamil Nadu Corporation for Development of Women Ltd, Chennai.
- v. Mutram (Monthly) Tamil Nadu corporation for Development of women Ltd, Chennai.
- vi. A Handbook for SHGs, published jointly by TNCDW & UNICEF.
- vii. Sowrirajan M, Sarabendra Siddhamaruthuva Sudar, 4<sup>th</sup> Ed, Tanjore: Saraswathi Mahal Library, 2000.
- viii. Entrepreneur's Guide, TNCDW, 100 Anna salai, Chennai.

**Table -17**

Great number of respondents (26.88%) rank demonstration as their preferred method for developing skills.

Sl.No	Methods	No of Respondents (n: 93)	Percentage
1	Demonstration	25	26.88
2	Group discussion	21	22.58
3	Hands-on experience	23	25.05
4	Workshops	24	25.69

**Table -18**

Majority of respondents (44.1%) are not aware of various government schemes and assistances.

Sl.No	Nature of Information	No of Respondents (n:93)	Percentage
1	Sources of Training	17	18.3
2	Government Schemes	41	44.1
3	Raw Materials	19	20.4
4	Others	3	3.2
5	All the above	13	14.0

**Table -19**

There is a 100 percent of response for an exclusive information center for women SHGs catering to their information needs.

**Table -20**

The most preferred category of information as ranked by respondents is group-bank linkage. Though, there are many groups functioning, due to poor record keeping and savings, they are not able to link the group with bank. So they want information mainly on group- linkage, procedure and guidelines associated with it.

### Distribution of Respondents based on Priority Given to Various Information

Sl.No	(1) Bank Loan		(2) Cottage Industry		(3) Medical Information		(4) Govt. Assistances		(5) Group Management		(6) Group - Bank Linkage		(7) Marketing Skills		(8) Women Empowerment		(9) Dairy Farm		(10) Others	
	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%	(n:93)	%
1	5	5.4	18	19.4	2	2.2	3	3.2	20	21.5	3	3.2	5	5.4	22	23.7	4	4.3	1	1.1
2	12	12.9	18	19.4	7	7.5	5	5.4	16	17.2	25	26.9	3	3.2	-	-	8	8.6	2	2.2
3	20	21.5	9	9.7	9	9.7	15	16.1	10	10.8	9	9.7	8	8.6	6	6.5	4	4.3	1	1.1
4	6	6.5	20	21.5	12	12.9	8	8.6	10	10.8	10	10.8	8	8.6	9	9.7	9	9.7	2	2.2
5	7	7.5	10	10.8	18	19.4	19	20.4	4	4.3	7	7.5	11	11.8	4	4.3	9	9.7	3	3.2
6	20	21.5	5	5.4	12	12.9	10	10.8	8	8.6	10	10.8	18	19.4	7	7.5	5	5.4	1	1.1
7	13	14	6	6.5	12	12.9	10	10.8	9	9.7	6	6.5	14	15.1	10	10.8	5	5.4	8	8.6
8	5	5.4	2	2.2	15	16.1	13	14	11	11.8	11	11.8	13	14	13	14	11	11.8	2	2.2
9	4	4.3	2	2.2	5	5.4	6	6.5	5	5.4	9	9.7	11	11.8	18	19.4	30	32.3	6	6.5
10	1	1.1	3	3.2	1	1.1	4	4.3	-	-	3	3.2	2	2.2	4	4.3	8	8.6	9	9.7



## **List -21**

The present study has identified some specific information needs of SHGs. Marketing and distribution techniques, group formation and administration, guidelines to link the group with bank or post offices etc.

- Marketing and distribution techniques
- Group formation and administration
- Guidelines to link the group with bank or post offices
- Availability of different loans in scheduled banks, nationalized and regional rural banks
- Information on training institutions
- Information on agriculture
- Information on skills of records keeping and accounting
- Laws related to women security, crime and violence against women
- Information on government schemes for higher education of girls
- Information on human rights
- Information on consumer rights
- Information on raw materials to prepare products in cottage and other works
- Information on various government schemes and projects for rural development
- Information on education of children, family planning, counseling and public health
- Information on various voluntary organizations, agencies, service groups and their networks.

## Testing of Hypothesis

**Table -22**

*Hypothesis -1*

There is an association between availability of information on various government schemes and use of information sources

The above hypothesis was tested using chi-square and was found to be significant. Hence the hypothesis has been accepted.

Sl.No	Information on various government scheme	Use of information resources		Total
		Yes	No	
1	Yes	24	25	49
2	No	11	33	44
	Total	35	58	93

### Chi-square Test

	Value	d.f.	Statistical Inference
Pearson Chi-square	5.680	1	P< 0.05 Significant

**Table -23**

*Hypothesis -2*

There is an association between age and the use of information resources.

Age is an important variable of study with regard to the use of information resources. Chi-square test was applied and was found out no significant association. Hence the hypothesis has been rejected.

Sl.No	Age	Use of information resources		Total
		Yes	No	
1	18-25	7	5	12

2	26-35	10	18	28
3	36-45	12	20	32
4	46-55	6	15	21
	Total	35	58	93

#### Chi-square Test

	Value	df	Statistical Inference
Pearson Chi-square	2.970	3	P>0.05 Not significant

#### Table -24

##### *Hypothesis -3*

There is an association between marital status and relationship with NGOs.

From the table it was observed that the association between marital status and relationship with NGOs has been rejected. Hence, it has been observed that the marital status has no influence over the relationship with NGOs.

Sl.No	Marital status	Relationship with NGO		Total
		Yes	No	
1	Married	64	10	74
2	Single	7	3	10
3	Widow	8	1	9
	Total	79	14	93

#### Chi-square Test

	Value	d.f	Statistical Inference
Pearson Chi-square	1.994	2	P>0.05 Not significant

**Table -25***Hypothesis -4*

There is an association between educational qualification and use of information resources.

Education of respondents helps to study the extent of the use of information sources by SHG members. Though majority of the respondents (33.1%) had high school education they are not aware of various information sources and channels employed to communicate it. From the table it is clear that education has no influence over the use of information sources.

Sl.No	Educational qualification	Use information resources		Total
		Yes	No	
1	Illiterate	8	12	20
2	Primary education	3	14	17
3	High school	12	19	31
4	Higher secondary	7	10	17
5	UG/PG	5	3	8
	Total	35	58	93

## Chi-square Test

	Value	d.f.	Statistical Inference
Pearson Chi-square	5.155	4	P>0.05 <b>Not significant</b>

**Table -26***Hypothesis -5*

There is an association between community and information on various government schemes.

Chi-square test shows that there is no significant relationship between community and information on government schemes. Hence community has no influence over accessibility to information on government schemes.

Sl.No	Community	Information on various government scheme		Total
		Yes	No	
1	SC/ST	8	6	14
2	MBC	9	7	16
3	BC	32	31	63
	Total	49	44	93

#### Chi-square Test

	Value	d.f.	Statistical Inference
Pearson Chi-square	0.284	2	P>0.05 Not significant

#### Table -27

##### *Hypothesis -6*

There is an association between Areas on which Information not available and Information on Various Government Schemes

It was found out that there is a significant association between area on which information is not available and access to information on various government schemes, hence the hypothesis has been accepted.

Sl.No	Nature of Information	Information on government scheme		Total
		Yes	No	

1	Sources of training	14	3	17
2	Government schemes	15	26	41
3	Raw materials	10	9	19
4	Others	2	1	3
5	All the above	8	5	13
	Total	49	44	93

### Chi-Square test

	Value	d.f.	Statistical Inference
Pearson Chi-Square	10.910	4	P<0.05 Significant

### Recent trends in SHG Movement

1. In Tamilnadu, women SHGs in the Social welfare Department were transferred to local administration fold to facilitate more development works and to improve the socio-economic status of the women SHGs.
2. Awards for Banks and SHGs
  - NABARD has awarded State Bank of India and Indian Bank for linking more SHGs with banks.
  - Tamil Nadu state government has announced “Manimekalai Award” for best functioning women SHGs.
3. Under a Pilot project of National Bank for Agriculture and Rural Development (NABARD), rural post offices offer credit linkage facility to women SHGs. Now, SHGs can open savings accounts and avail loan from rural post offices.
4. Income generation through SHGs.

Several companies like ITC and Hindustan Lever Limited have created a community of Self-Help Groups. Typically, the SHG members are taught the basics of trade, finance and cooperative management. This team jointly guarantees any financial dealings with a bank. Hindustan Lever Limited (HLL) uses SHGs to distribute its products, including the Iodine-rich Annapurna salt. This project is called Shakti and utilizes SHGs for developing rural women entrepreneur’s direct-to-home sales force.

## **Suggestions**

- i. An information center for SHGs will provide valuable resources in education, healthcare, agriculture, group-linkage, guidelines of linkage and administration, marketing and distribution techniques, government schemes, human and consumer rights etc.
- ii. From the present study, it has been identified that all the respondents are in need of information on the above areas at the time of decision making. Hence it is a must to have a well established information center at least at the district level to begin with. This can be later taken to different taluks.
- iii. The information center would bridge the urban and rural divide, and the center could touch many lives through its information network.
- iv. To improve the productivity of SHGs the combination of technological and management upgradation is a must. This is possible through a structure like information resource centers.
- v. NGOs enjoy good rapport with SHGs. Hence, NGOs can be motivated to establish information resource centers.
- vi. The information center for SHGs can also function as a training center, to enhance SHG member skills in creating new products and services.

## **Conclusion**

There is a new awareness, even among narikoravas (Gypsies) to improve their traditional business and lifestyle in the SHG way. This indicates the popularity SHGs have among the different strata of the society. Based on the findings the present study has made an attempt to propose an information center for the women SHG members.

## **Information Center for Women SHGs: A proposal**

Information is considered to be a resource and an asset. It is essential for the progress of the individual and national development. Information sensitizes and enhances problem solving ability.

### **A. Aim of the center**

To supply relevant information, thereby supporting the activities of SHGs.

### **B. Objectives**

To enhance the individual and group abilities of SHGs, in the areas of leadership, finance management, trade and techniques.

### **C. Infrastructure Facility**

#### **1) Building**

To house the information resources, and act as a center for training and development for women SHGS. A centrally located, easily accessible building taking into consideration of future expansion is needed.

#### **2) Area requirement**

A 1000 sq. ft. building to house a stack room, a discussion hall, training and demonstration room, and computers with internet connection is an ideal one.

#### **3) Staff**

To meet the various information needs of SHGs two staff members are required. One completely responsible for computers, and other technologies and the other one for the general management of resources and services. It is important that the staff has library science education with human relation skills. They must act as a bridge between SHGs and banks, government agencies and NGOs.

#### **4) Information Resources**

Priority should be given to information sources which are most necessary for regular use. They may include print and non-print materials regarding product information, self-employment information, health and hygiene, information on skills of records keeping and accounting, laws related to women security, crime and violence against women, information on government schemes for higher education of girls, information on human rights, information on consumer rights, information on raw materials to prepare products in cottage and other industries, information on various government schemes and projects for rural development, information on education of children, family planning, counseling and public health, information on various voluntary organizations, agencies, service groups and their networks.

#### **5) Financial Resources**

It is appropriate that information center for SHGs are run by government agencies. The initial expenditure in the establishment of the center would come around Rs. 10 Lakhs and recurring expenditures are staff and miscellaneous.

#### **6) Services**

The center can act as training cum learning resource centre, so it can organize workshops, group discussions, sensitization programmes and practical sessions with the use of information technology products. Tele



information service, consultancy, referral and reference services can be given. M. S. Swaminathan Research Foundation and a partnership of Qualcomm with Nasscom and Tata Teleservices are in the progress to develop Village Knowledge Centers and Village Resource Centers respectively across India with their *Mission 2007*. A center for SHGs can also find a place in these centers. If the center functions fruitfully NGOs can also be asked to emulate this model. The SHG-bank linkage programme is the largest microfinance effort in the world. But the self-help groups need training, continuing assistance and handholding in the critical area of bookkeeping.

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